

Prepared By:

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STATE OF MISSISSIPPI COUNTY OF DESOTO Return To: T. Frank Collins, MSB #6394 Collins & Associates, PLLC 1091 Old Fannin Road, Suite B Brandon, Mississippi 39047

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SUBSTITUTION OF TRUSTEE

WHEREAS, on the 1st day of March, 2002, Bobbie J. Neeley, an unmarried person, executed a deed of trust in favor of Bill R. McLaughlin, Trustee, for the benefit of the owner and holder of a certain indebtedness, Regions Bank, successor by merger to Union Planters Bank, National Association.

Said deed of trust is of record in Deed of Trust Book 1475 at Page 486 in the office of the Chancery Clerk of DeSoto County, Mississippi pertaining to the following described property situated in said County and State, to-wit:

(SEE ATTACHED EXHIBIT "A")

Indexing Instructions:

Lot 211, Greenbriar Lakes Patio Homes #5 Subdivision, in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi

WHEREAS, the owner and holder of said indebtedness has requested foreclosure proceedings to be instituted; and

WHEREAS, the undersigned owner and holder of said indebtedness does hereby desire T. Frank Collins to act as trustee in the place and stead of Bill R. McLaughlin, as appointed under said deed of trust, the undersigned does hereby in accordance with the terms of said deed of trust, appoint, nominate and constitute the said T. Frank Collins as Substitute Trustee in the place and stead of the said Bill R. McLaughlin, or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, the said owner and holder has further requested the said T. Frank Collins, Substitute Trustee, under said deed of trust to proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said deed of trust as though the said T. Frank Collins had been originally appointed as Trustee thereunder.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 30th day of August, 2010.

Regions Bank, successor by merger to Union Planters Bank, National Association

Name & Title: Cynthia N. Spence Consumer Banking Officer

STATE OF ALABAMA COUNTY OF SHELBY

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 30th 2010, August, within my jurisdiction, the within named Cynthia N. Spencer , duly identified before me, who acknowledged that he/she is Consumer Banking Officer of Regions Bank, successor by merger to Union Planters Bank, National Association, and that for and on behalf of said corporation, and as its act and deed and that in said representative capacity, he/she executed the above and foregoing instrument, after first having been duly authorized so to do.

(SEAL)

My commission Expires at Label HOUSE STATE OF ALPHRES Nov 16, 2010 1657 COMMISSION EXPERS. Nov 16, 2010 1657 COMMISSION PUBLIC UNDERWRITERS

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EXHIBIT "A"

Lot 211, Greenbriar Lakes Patio Homes #5 Subdivision, in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 38, Pages 20-21, in the Office of the Chancery Clerk of DeSoto County, Mississippi.